

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Manaw MODI	)	Group Art Unit: 3622
	)	
Application No.: 10/787,208	)	Examiner: Ahmed, Affaf
	)	
Filed: February 27, 2004	)	
	)	Confirmation No.: 4685
For: METHODS, SYSTEMS, AND	)	
ARTICLES OF MANUFACTURE	)	
FOR PROVIDING INCENTIVES	)	
FOR A FINANCIAL ACCOUNT	)	

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In reply to the Office Action mailed December 9, 2008, the period for response extending through June 9, 2009, by a request for extension of three months and fee payment filed concurrently herewith, please amend the application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment section of this paper.